IN THE CLAIMS

For the convenience of the Examiner, all of the pending claims are reproduced below. No amendment is made to the claims by this Response.

1 An automated system for encoding on the face of a check at a point-of-sale, comprising:

a point-of-sale register operable to determine a transaction amount,

an input device coupled to the point-of-sale register and operable to receive the transaction amount and determine a check amount in response to receiving an input from a user; and

a check encoder coupled to the point-of-sale register and the input device and operable to receive the check amount and encode the check amount in a machine-readable format on a MICR line of the check.

2 The automated check encoding system, as set forth in claim 1, wherein the check encoder comprises a magnetic ink encoder operable to encode the check amount in magnetic ink.

3 The automated check encoding system, as set forth in claim 1, wherein the input device comprises a keypad having a plurality of numeric and function keys.

4 The automated check encoding system, as set forth in claim 1, wherein the check encoder comprises a display operable to display a preview of information to be printed and encoded on the check.

5 The automated check encoding system, as set forth in claim 1, wherein the check is a blank check.

6. A method for encoding checks at a point-of-sale, comprising the steps of:

determining a transaction amount;

receiving an input from a user in response to the transaction amount and determining a check amount;

receiving a check;

encoding the check amount on the face of the check in a machine-readable format on a MICR line of the check; and

issuing the encoded check.

7. The method, as set forth in claim 6, further comprising the step of printing a payee name on the face of the check.

8. The method, as set forth in claim 6, further comprising the steps of:

printing a payee name at a predetermined payee location on the check;

printing a numeric check amount at a predetermined check amount numeric location on the check; and

printing the check amount in words at a predetermined check amount word location on the check.

9. The method, as set forth in claim 6, wherein the input receiving step comprises the steps of:

displaying a transaction amount; and

receiving a confirmation of the transaction amount as the check amount or receiving a check amount input from the user which overrides the transaction amount.

10. The method, as set forth in claim 6, wherein the check receiving step comprises the step of receiving a blank check.

11. The method, as set forth in claim 6, wherein the check amount encoding step comprises the step of printing the check amount in a magnetic ink.

13 A method for encoding checks at a point-of-sale, comprising the steps of:

determining a transaction amount;

receiving an input from a user in response to the transaction amount and determining a check amount,

receiving a check;

printing a payee name at a predetermined payee location on the check;

printing a numeric check amount on a predetermined numeric check amount location on the check;

printing the check amount in words on a predetermined word check amount location on the check;

encoding the check amount on the face of the blank check in magnetic ink on a MICR line of the check; and

issuing the encoded check to the user.

14. The method, as set forth in claim 13, wherein the user input receiving step comprises the step of receiving a confirmation that the transaction amount is the check amount.

15. The method, as set forth in claim 13, wherein the user input receiving step comprises the step of receiving the check amount which is not equal to the transaction amount.

16 The method, as set forth in claim 13, further comprising the step of displaying the payee name and check amount prior to printing and encoding the check.

17 The method, as set forth in claim 13, further comprising the steps of:

displaying the payee name and transaction amount after receiving the transaction amount, and displaying the payee name and check amount after receiving user input.

18 The method, as set forth in claim 13, wherein the step of receiving the check comprises the step of receiving a blank check.

19. A pocket-size personal check encoder, comprising:

a keypad having a plurality of alphanumeric keys operable to receive a check amount from a user;

a display coupled to the keypad and operable to display the check amount entered by the user; and

a check encoder coupled to the keypad and display operable to receive the check amount from the keypad and encode the check amount in a machine-readable format at a predetermined location on a check.

20. The pocket-size personal check encoder, as set forth in claim 19, further comprising a memory coupled to the check encoder operable to store and recall a list of payee names.

21. The pocket-size personal check encoder, as set forth in claim 19, wherein the check encoder comprises a magnet ink encoder operable to encode the check amount in magnetic ink at this predetermined location on the check.

22. The pocket-size personal check encoder, as set forth in claim 21, wherein the magnetic ink encoder is operable to encode the check amount in magnetic ink on a MICR line of the check.

23. The pocket-size personal check encoder, as set forth in claim 20, wherein the display is operable to display the list of recalled payee names and the keypad is operable to receive a payee selection input from the user.

24. The pocket-size personal check encoder, as set forth in claim 23, wherein the check encoder is operable to print a selected payee name in a payee field on the check.

25. The pocket-size personal check encoder, as set forth in claim 19, wherein the check encoder is operable to print the check amount alphabetically in an alphabetical amount field and numerically in a numerical amount field on the check.

26. The pocket-size personal check encoder, as set forth in claim 19, wherein the check is a blank check

27. An automated system for encoding on the face of a check at a point-of-sale, comprising:

a point-of-sale register operable to determine a transaction amount;

an input device coupled to the point-of-sale register and operable to receive the transaction amount and determine a check amount in response to receiving an input from a user, and

a check encoder coupled to the point-of-sale register and the input device and operable to receive the check amount and encode the check amount in a format and location readable by standard check processing equipment on the face of the check.

28. The automated check encoding system, as set forth in claim 27, wherein the check encoder comprises a magnetic ink encoder operable to encode the check amount in magnetic ink.

29. The automated check encoding system, as set forth in claim 27, wherein the input device comprises a keypad having a plurality of numeric and function keys.

30. The automated check encoding system, as set forth in claim 27, wherein the check encoder comprises a display operable to display a preview of information to be printed and encoded on the check.